

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF NEW YORK

In re: JAMES CHESBROUGH
FRANCESCA CHESBROUGH
Debtor(s)

Case No.: 08-62560

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Mark W. Swimelar, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/22/2008.
- 2) The plan was confirmed on 01/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 08/30/2010.
- 6) Number of months from filing or conversion to last payment: 18.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 19,116.03.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All Checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$5,929.00
Less amount refunded to debtor:	\$.00

NET RECEIPTS: \$5,929.00

Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$800.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$530.13
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,330.13

Attorney fees paid and disclosed by debtor: \$2,500.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AMAZON.COM	Unsecured	6,000.00	NA	NA	.00	.00
AMERICAN EXPRESS	Unsecured	1,900.00	NA	NA	.00	.00
AMERICAN EXPRESS	Unsecured	2,665.00	NA	NA	.00	.00
AMERICAN EXPRESS CENTURION BANK	Unsecured	2,500.00	2,836.36	2,836.36	104.80	.00
CAPITAL ONE BANK	Unsecured	4,000.00	NA	NA	.00	.00
COUNTRYWIDE FUNDING CORP	Secured	58,300.79	NA	NA	.00	.00
DISCOVER BANK	Unsecured	7,000.00	NA	NA	.00	.00
DISCOVER FINANCIAL SERVICES	Unsecured	950.00	931.91	931.91	34.43	.00
DISCOVER FINANCIAL SERVICES	Unsecured	3,744.00	3,744.91	3,744.91	138.37	.00
DISCOVER FINANCIAL SERVICES	Unsecured	3,200.00	3,577.08	3,577.08	132.14	.00
ECAST SETTLEMENT CORP	Unsecured	500.00	466.55	466.55	17.24	.00
ECAST SETTLEMENT CORP	Unsecured	4,783.00	4,798.20	4,798.20	177.28	.00
ECAST SETTLEMENT CORP	Unsecured	7,400.00	7,323.47	7,323.47	270.59	.00

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ECAST SETTLEMENT CORP	Unsecured	2,893.00	2,893.07	2,893.07	106.89	.00
ECAST SETTLEMENT CORP	Unsecured	3,500.00	4,279.31	4,279.31	158.11	.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,740.00	2,077.01	2,077.01	76.74	.00
FREEDOM MORTGAGE CORP	Secured	52,583.18	NA	NA	.00	.00
HSBC	Unsecured	9,000.00	9,060.26	9,060.26	334.76	.00
NORTH FRANKLIN FCU	Secured	9,208.02	8,712.44	8,712.44	.00	.00
NORTH FRANKLIN FCU	Secured	15,095.81	14,873.16	14,873.16	.00	.00
NORTH FRANKLIN FCU	Unsecured	19,223.28	18,875.63	18,875.63	697.42	.00
NYS TAX COMMISSIONER	Secured	NA	140.01	140.01	140.01	.00
PRA RECEIVABLES MANAGEMENT LLC	Unsecured	3,500.00	4,277.34	4,277.34	158.04	.00
PRA RECEIVABLES MANAGEMENT LLC	Unsecured	365.00	403.51	403.51	14.91	.00
PRA RECEIVABLES MANAGEMENT LLC	Unsecured	8,021.00	8,021.65	8,021.65	296.39	.00
RECOVERY MANAGEMENT SYSTEMS C	Unsecured	205.00	192.57	192.57	7.12	.00
RESURGENT CAPITAL	Unsecured	1,500.00	1,816.17	1,816.17	67.11	.00
RESURGENT CAPITAL	Unsecured	600.00	720.25	720.25	26.61	.00
RESURGENT CAPITAL	Unsecured	4,300.00	4,442.68	4,442.68	164.15	.00
RESURGENT CAPITAL	Unsecured	10,400.00	10,772.43	10,772.43	398.02	.00
ROUNDUP FUNDING LLC	Unsecured	4,628.00	4,628.77	4,628.77	171.03	.00
ROUNDUP FUNDING LLC	Unsecured	11,591.00	11,591.46	11,591.46	428.28	.00
ROUNDUP FUNDING LLC	Unsecured	2,681.00	2,771.69	2,771.69	102.41	.00
ROUNDUP FUNDING LLC	Unsecured	1,100.00	1,468.47	1,468.47	54.26	.00
ROUNDUP FUNDING LLC	Unsecured	312.00	323.74	323.74	11.96	.00
ROUNDUP FUNDING LLC	Unsecured	NA	713.26	713.26	26.36	.00
VERMONT STUDENT ASSISTANCE COR	Unsecured	NA	7,671.35	7,671.35	283.44	.00
WASHINGTON MUTUAL	Unsecured	4,400.00	NA	NA	.00	.00

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WORLD FINANCIAL NETWORK NATL BA	Unsecured	220.00	671.67	.00	.00	.00

Summary of Disbursements to Creditors:

Secured Payments:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	23,585.60	.00	.00
All Other Secured:	140.01	140.01	.00
TOTAL SECURED:	23,725.61	140.01	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:

120,679.10 4,458.86 .00

Disbursements:

Expenses of Administration:	\$1,330.13		
Disbursements to Creditors:	\$4,598.87		
TOTAL DISBURSEMENTS:			\$5,929.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 09/03/2010

By: /s/Mark W. Swimelar

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.